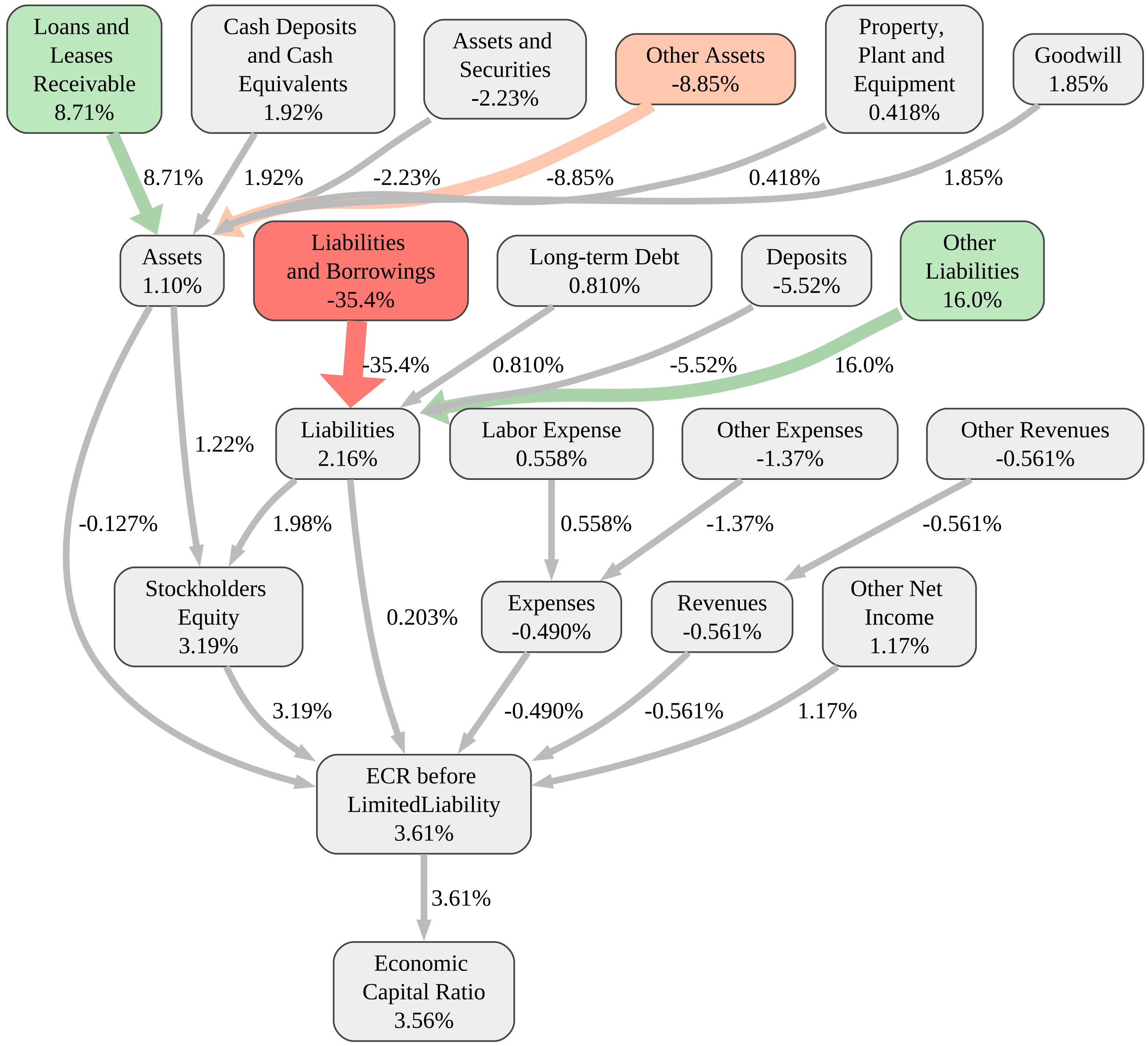
STATE BANKS 2018

First Community Bankshares INC VA
Rank 9 of 116



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The relative strengths and weaknesses of First Community Bankshares INC VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Community Bankshares INC VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points.The greatest weakness of First Community Bankshares INC VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.6% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	76,363
Cash Deposits and Cash Equivalents	157,951
Deposits	1,929,891
Fees	0
Goodwill	95,779
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,475,748
Loans and Leases Receivable	1,797,908
Long-term Debt	0
Occupancy	0
Other Assets	212,333
Other Compr. Net Income	1,415
Other Expenses	20,628
Other Liabilities	-1,367,893
Other Net Income	42,113
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,126

Output Variable	Value in 1000 USD
Liabilities	2,037,746
Assets	2,388,460
Expenses	20,628
Revenues	0
Stockholders Equity	350,714
Net Income	21,485
Comprehensive Net Income	22,900
BaseVar	2,329,546
ECR before LimitedLiability	16%
Economic Capital Ratio	16%